

**Information to identify the case:**Debtor 1 **Colleen Mary Connors**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8402**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of Michigan**Case number: **22-30339-jda****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Colleen Mary Connors

6/21/22**By the court:** /s/ Joel D. Applebaum  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Eastern District of Michigan

In re:  
Colleen Mary Connors  
Debtor

Case No. 22-30339-jda  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0645-4  
Date Rcvd: Jun 21, 2022

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 23, 2022:**

Recip ID	Recipient Name and Address
db	+ Colleen Mary Connors, P.O. Box 320798, Flint, MI 48532-0014
27229260	+ 67-5 District Court, 630 S Saginaw St., Flint, MI 48502-1525
27229259	+ Experian, PO Box 4000, Allen, TX 75013-1302
27229266	++ FOCUS RECEIVABLES MANAGEMENT LLC, 1130 NORTHCHASE PARKWAY STE 150, MARIETTA GA 30067-6429 address filed with court:, Focus Receivables Management, LLC, 1130 Northchase Parkway Se, Suite 150, Marietta, GA 30067
27229255	Office of Child Support, Department of Human Services, 235 S. Grand Ave., PO Box 30478, Lansing, MI 48909-7978
27264940	+ PACER, P.O. Box 780549, San Antonio, TX 78278-0549
27229277	+ Third Party Withholding Unit, Michigan Department of Treasury, PO Box 30785, Lansing, MI 48909-8285

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: FCKCORCORAN.COM	Jun 22 2022 03:28:00	Collene K. Corcoran, P.O. Box 535, Oxford, MI 48371-0535
27229261	+ EDI: BANKAMER.COM	Jun 22 2022 03:28:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
27229262	+ Email/Text: rm-bknotices@bridgecrest.com	Jun 21 2022 23:27:00	Bridgecrest, 7300 East Hampton Avenue, Suite 100, Mesa, AZ 85209-3324
27232277	+ EDI: AISACG.COM	Jun 22 2022 03:28:00	Bridgecrest Acceptance Corporation, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
27229263	+ EDI: CAPITALONE.COM	Jun 22 2022 03:28:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
27264939	+ EDI: CAPITALONE.COM	Jun 22 2022 03:28:00	Capital One/WalMart, PO Box 30281, Salt Lake City, UT 84130-0281
27229264	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 21 2022 23:36:53	Cws/cw Nexus, Attn: Card Services, Po Box 9201, Old Bethpage, NY 11804-9001
27229257	^ MEBN	Jun 21 2022 23:25:15	Equifax, PO Box 740241, Atlanta, GA 30374-0241
27229265	+ EDI: AMINFOFP.COM	Jun 22 2022 03:28:00	First Premier Bank, 3820 N. Louise Ave., Sioux Falls, SD 57107-0145
27229267	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 21 2022 23:26:00	Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
27229268	+ Email/Text: bankruptcy@huntington.com	Jun 21 2022 23:27:00	Huntington, Attn: Bankruptcy CAS056, 3 Cascade Plaza, #3, Akron, OH 44308-1124
27229253	+ EDI: IRS.COM	Jun 22 2022 03:28:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA

District/off: 0645-4  
Date Rcvd: Jun 21, 2022

User: admin  
Form ID: 318

Page 2 of 3  
Total Noticed: 30

			19101-7346
27229269	EDI: JEFFERSONCAP.COM	Jun 22 2022 03:28:00	Jefferson Capital Systems, LLC, Attn: Bankruptcy, 16 Mcleland Road, Saint Cloud, MN 56303
27229256	+ Email/Text: MarcsBankruptcyUnit@michigan.gov	Jun 21 2022 23:27:00	Michigan Department of Treasury, PO Box 30199, Lansing, MI 48909-7699
27229270	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 21 2022 23:27:00	Midland Credit Management, 320 E. Big Beaver Rd, Suite 300, Troy, MI 48083-1271
27229273	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 21 2022 23:27:00	Midland Funding LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2710
27229272	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 21 2022 23:27:00	Midland Funding LLC, c/o E.Smith, A.Perry, S.Pettway, O.Najor, PO Box 2121, Warren, MI 48090-2121
27229275	+ EDI: NAVIENTFKASMSERV.COM	Jun 22 2022 03:28:00	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
27229274	+ EDI: NAVIENTFKASMSERV.COM	Jun 22 2022 03:28:00	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
27229276	EDI: PRA.COM	Jun 22 2022 03:28:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
27229643	+ EDI: RECOVERYCORP.COM	Jun 22 2022 03:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
27229277	+ Email/Text: marcsbankruptcyunit@michigan.gov	Jun 21 2022 23:27:00	Third Party Withholding Unit, Michigan Department of Treasury, PO Box 30785, Lansing, MI 48909-8285
27229258	^ MEBN	Jun 21 2022 23:25:41	TransUnion, P.O. Box 2000, Chester, PA 19016-2000
27229254	+ Email/Text: USAMIE.BNCElectronicBankruptcyNotices@usdoj.gov	Jun 21 2022 23:26:00	United States Attorneys Office, Attn: Civil Division, 211 W. Fort St., Suite 2001, Detroit, MI 48226-3220

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
27229271	*+	Midland Credit Management, 320 E Big Beaver Rd, Ste 300, Troy, MI 48083-1271

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 23, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 21, 2022 at the address(es) listed below:

Name	Email Address
Collene K. Corcoran	trusteecorcoran@gmail.com ckc@trustesolutions.net
Drew P. Millitello	on behalf of Debtor Colleen Mary Connors drew@detroitlawyers.com ecf@detroitlawyers.com;r40170@notify.bestcase.com;notice@detroitlawyers.com

TOTAL: 2